

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 15-16865-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Charlie Kears  
76 Runyon Avenue  
Somerset, NJ 08873

Dorothy Kears  
76 Runyon Avenue  
Somerset, NJ 08873

Social Security No.:

xxx-xx-5395

xxx-xx-1061

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case  
as to the:

Debtor and Joint Debtor was entered on January 26, 2017.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

Dated: January 26, 2017

JAN: bwj

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Charlie Kearse  
 Dorothy Kearse  
 Debtors

Case No. 15-16865-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 148

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Jan 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2017.

db/jdb +Charlie Kearse, Dorothy Kearse, 76 Runyon Avenue, Somerset, NJ 08873-2028  
 515449848 +Ginny's, 1112 7th Street, Monroe, WI 53566-1364  
 515512536 +Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 515449850 +Internal Revenue Service, 50 W. State Street, Trenton, NJ 08608-1220  
 515449851 +Kivitz McKeever Lee, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 515643094 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
 515449853 Midland Mortgage, P.O. Box 268806, Oklahoma City, OK 73126-8806  
 515449854 +PSE&G, 317 George Street, New Brunswick, NJ 08901-2008  
 515620441 +PennyMac Loan Services, LLC, C/O Aldridge Pite, LLP, Fifteen Piedmont Center,  
 3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636  
 515476904 +U.S. Department of Housing and Urban Development, 451 7th Street S.W.,  
 Washington, DC 20410-0002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 26 2017 19:46:35 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 26 2017 19:46:33 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: HY11.COM Jan 26 2017 19:23:00 Hyundai Capital America, P.O. Box 20829,  
 Fountain Valley, CA 92728-0829  
 515449847 EDI: CINGMIDLAND.COM Jan 26 2017 19:23:00 AT&T, P.O. Box 537104, Atlanta, GA 30353-7104  
 515631675 +EDI: CINGMIDLAND.COM Jan 26 2017 19:23:00 AT&T Mobility II LLC, % AT&T Services, Inc,  
 Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693  
 516351954 +EDI: IRS.COM Jan 26 2017 19:23:00 Department of Treasury, Internal Revenue Service,  
 P O Box 7346, Philadelphia, PA 19101-7346  
 515668540 +EDI: HY11.COM Jan 26 2017 19:23:00 Hyundai Capital America DBA Hyundai Motor Finance,  
 PO Box 20809, Fountain Valley, CA 92728-0809  
 515449849 EDI: HY11.COM Jan 26 2017 19:23:00 Hyundai Motor Finance, P.O. Box 650805,  
 Dallas, TX 75265-0805  
 515449852 +EDI: MERRICKBANK.COM Jan 26 2017 19:23:00 Merrick Bank, P.O. Box 30537,  
 Tampa, FL 33630-3537  
 515634968 +E-mail/Text: bankruptcy@pseg.com Jan 26 2017 19:45:51 PSE&G, PO Box 490,  
 Cranford NJ 07016-0490, Attn: Bankruptcy Dept  
 515474170 +EDI: DRIV.COM Jan 26 2017 19:23:00 SANTANDER CONSUMER USA INC., P.O. BOX 560284,  
 DALLAS, TX 75356-0284  
 515481891 +EDI: DRIV.COM Jan 26 2017 19:23:00 Santander Consumer USA Inc., as Assignee for HSBC,  
 P.O. Box 961245, Fort Worth, TX 76161-0244

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515631975\* +AT&T Mobility II LLC, % AT&T Services, Inc, Karen Cavagnaro, Paralegal,  
 One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 28, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2017 at the address(es) listed below:

Alan G. Cosner on behalf of Joint Debtor Dorothy Kearse cosner@cosnerlaw.com  
 Alan G. Cosner on behalf of Debtor Charlie Kearse cosner@cosnerlaw.com  
 Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
 Albert Russo docs@russotrustee.com

District/off: 0312-3

User: admin  
Form ID: 148

Page 2 of 2  
Total Noticed: 22

Date Rcvd: Jan 26, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor MidFirst Bank bankruptcynotice@zuckergoldberg.com,  
bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor Hyundai Capital America  
mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com/mhazlett@mortoncraig.com  
Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com

TOTAL: 8